

**Fill in this information to identify the case:**Debtor Name Santiago Quezada

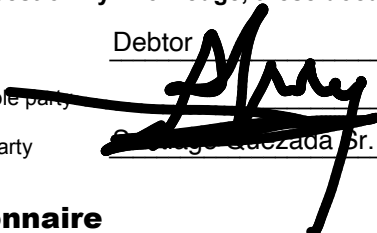
United States Bankruptcy Court for the: Southern District of New York

Case number: 24-22431☐ Check if this is an amended filing**Official Form 425C****Monthly Operating Report for Small Business Under Chapter 11**

12/17

Month: June 2024Date report filed: 08/09/2024  
MM / DD / YYYYLine of business: Individual.NAISC code: N/A

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Debtor Original signature of responsible party Printed name of responsible party Santiago Quezada Sr.**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes	No	N/A
-----	----	-----

**If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.**

- |  |                                     |                                     |                          |
|--|-------------------------------------|-------------------------------------|--------------------------|
| 1. Did the business operate during the entire reporting period?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month?                                     | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time?  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 4. Did you pay your employees on time?   | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes?                              | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums?  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |

**If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.**

- |   |                                     |                                     |                          |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts?                                       | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory?  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy?   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses?                                       | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf?                   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business?   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

17. Have you paid any bills you owed before you filed bankruptcy? ☐ ☒ ☐
18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy? ☐ ☒ ☐

## 2. Summary of Cash Activity for All Accounts

19. **Total opening balance of all accounts**

\$ 213,813.47

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. **Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 8,595.73

21. **Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 7,006.23

22. **Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 1,589.50

23. **Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 215,402.97

## 3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. **Total payables**

(*Exhibit E*)

\$ 0.00

**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 0.00  
(*Exhibit F*)

**5. Employees**

26. What was the number of employees when the case was filed? 0  
27. What is the number of employees as of the date of this monthly report? 0

**6. Professional Fees**

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00  
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00  
30. How much have you paid this month in other professional fees? \$ 0.00  
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

**7. Projections**

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	<b>Projected</b>	—	<b>Actual</b>	=	<b>Difference</b>
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. <b>Cash receipts</b>	\$ <u>9,900.00</u>	—	\$ <u>8,595.73</u>	=	\$ <u>1,304.27</u>
33. <b>Cash disbursements</b>	\$ <u>7,000.00</u>	—	\$ <u>7,006.23</u>	=	\$ <u>-6.23</u>
34. <b>Net cash flow</b>	\$ <u>2,900.00</u>	—	\$ <u>1,589.50</u>	=	\$ <u>1,310.50</u>
35. Total projected cash receipts for the next month:					\$ <u>9,900.00</u>
36. Total projected cash disbursements for the next month:					— \$ <u>7,000.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>2,900.00</u>

## 8. Additional Information

---

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

## EXHIBIT A

Q. 5- The Debtor still received his Social Security Income in his pre-petition Chase bank account ending in 1765.

## EXHIBIT B

Q. 10- The Debtor still has his pre-petition bank accounts open and is transitioning to the DIP account.

# Exhibit C

Date	Description	Income		Amount	Account
		To/From			
6/4/24	ACH DEPOSIT	207TH STREET LIN PAYROLL		512.45	*0721
6/6/24	Interest Payment	Bank		0.8	1765
6/11/24	ACH DEPOSIT	207TH STREET LIN PAYROLL		512.45	*0721
6/11/24	ACH DEPOSIT	EL TINA FISH MAR PAYROLL		1,407.71	*0721
6/18/24	ACH DEPOSIT	207TH STREET LIN PAYROLL		512.45	*0721
6/18/24	ACH DEPOSIT	EL TINA FISH MAR PAYROLL		1,407.71	*0721
6/18/24	SSA Treas 310	Social Security Administration		2,322.00	1765
6/25/24	ACH DEPOSIT	EL TINA FISH MAR PAYROLL		1,407.71	*0721
6/25/24	ACH DEPOSIT	207TH STREET LIN PAYROLL		512.45	*0721

Total \$ 8,595.73

# Exhibit D

Date	Description	Expenses To/From	Amount	Account
6/7/24	Student Loan	Navient-Fdr Autopay	159.67	1765
6/11/24	Personal Expense	CARIDAD RESTAURANT	80.23	*0721
6/13/24	Personal Expense	JOSE PHARMACY	64	*0721
6/13/24	Travel Expense	BP 2141521A	37.3	*0721
6/13/24	Taxes	NYS DTF BILL	379.64	*0721
6/14/24	Personal Expense	CARIDAD RESTAURANT	137.05	*0721
6/14/24	Escrow Payment	ORTIZ & ORTIZ LLP	1,000.00	*0721
6/17/24	Personal Expense	CARIDAD RESTAURANT	106.95	*0721
6/17/24	Utilities	OPTIMUM 7803 CABLE	361.89	*0721
6/20/24	Car Payment	Mercedes Benz FS	2,785.83	*0721
6/20/24	Personal Expense	CARIDAD RESTAURANT	119.33	*0721
6/21/24	Personal Expense	CARIDAD RESTAURANT	138.68	*0721
6/24/24	Personal Expense	SHOPRITE GREEWYPLZA	339.99	*0721
6/25/24	Utilities	VERIZON WIRELESS	416.49	*0721
6/25/24	Personal Expense	CARIDAD RESTAURANT	106.23	*0721
6/26/24	Personal Expense	CARIDAD RESTAURANT	125.61	*0721
6/27/24	Utilities	FSI CONED	438.85	*0721
6/27/24	Travel Expense	BP	57.89	*0721
6/28/24	Personal Expense	CARIDAD RESTAURANT	150.6	*0721

Total \$ 7,006.23





America's Most Convenient Bank®

E

STATEMENT OF ACCOUNT



Go paperless.  
Scan the QR code to  
opt in to paperless  
statements.

SANTIAGO QUEZADA SR  
DEBTOR IN POSSESSION  
CASE 24 22431  
258 RUMSEY RD  
YONKERS NY 10705

Page: 1 of 2  
Statement Period: May 15 2024-Jun 03 2024  
Cust Ref #: 4438020721-673-E-\*\*\*  
Primary Account #: 0721

Privacy Notice:

Our privacy notice describes how we collect, share and protect your personal information. It has not materially changed since May 2015. For a copy, go to [tdbank.com/exc/pdf/privacy\\_shareinformation.pdf](https://tdbank.com/exc/pdf/privacy_shareinformation.pdf) or call 888-937-1050.

TD Complete Checking

SANTIAGO QUEZADA SR  
DEBTOR IN POSSESSION

Account # 0721

ACCOUNT SUMMARY

Beginning Balance	0.00	Average Collected Balance	5,508.73
Electronic Deposits	9,605.80	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	642.95	Annual Percentage Yield Earned	0.00%
Ending Balance	8,962.85	Days in Period	20

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
05/15	eTransfer Credit, Online Xfer Transfer from CK 4339925393	5.00
05/22	ACH DEPOSIT, 207TH STREET LIN PAYROLL SantiagoQuezada	2,049.80
05/22	ACH DEPOSIT, EL TINA FISH MAR PAYROLL santiagoquezada	5,630.84
05/28	ACH DEPOSIT, 207TH STREET LIN PAYROLL SantiagoQuezada	512.45
05/28	ACH DEPOSIT, EL TINA FISH MAR PAYROLL santiagoquezada	1,407.71
	Subtotal:	9,605.80

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
05/30	CCD DEBIT, CON ED OF NY CECONY *****5930006	642.95
	Subtotal:	642.95

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
05/15	0.00	05/28	9,605.80
05/15	5.00	05/30	8,962.85
05/22	7,685.64		

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](https://www.tdbank.com)

Bank Deposits FDIC Insured TD Bank N.A. Equal Housing Lender

## 2 of 2

1	Ending Balance	8,962.85
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		<b>4</b>

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.



America's Most Convenient Bank®

E

STATEMENT OF ACCOUNT



Go paperless.  
Scan the QR code to  
opt in to paperless  
statements.

SANTIAGO QUEZADA SR  
DIP CASE 24-22431 SDNY  
258 RUMSEY RD  
YONKERS NY 10705

Page: 1 of 5  
Statement Period: Jun 04 2024-Jul 03 2024  
Cust Ref #:   
Primary Account #: 0721

Chapter 11 Checking

SANTIAGO QUEZADA SR  
DIP CASE 24-22431 SDNY

Account # 443-8020721

ACCOUNT SUMMARY

Beginning Balance	8,962.85	Average Collected Balance	84,613.74
Deposits	108,130.93	Interest Earned This Period	0.00
Electronic Deposits	8,193.09	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Electronic Payments	10,056.69	Days in Period	30
Ending Balance	115,230.18		

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
06/10	DEPOSIT	8,130.93
06/10	DEPOSIT	17,000.00
06/14	DEPOSIT	83,000.00
	Subtotal:	108,130.93

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
06/04	ACH DEPOSIT, 207TH STREET LIN PAYROLL SantiagoQuezada	512.45
06/11	ACH DEPOSIT, 207TH STREET LIN PAYROLL SantiagoQuezada	512.45
06/11	ACH DEPOSIT, EL TINA FISH MAR PAYROLL santiagoquezada	1,407.71
06/18	ACH DEPOSIT, 207TH STREET LIN PAYROLL SantiagoQuezada	512.45
06/18	ACH DEPOSIT, EL TINA FISH MAR PAYROLL santiagoquezada	1,407.71
06/25	ACH DEPOSIT, EL TINA FISH MAR PAYROLL santiagoquezada	1,407.71
06/25	ACH DEPOSIT, 207TH STREET LIN PAYROLL SantiagoQuezada	512.45
07/02	ACH DEPOSIT, EL TINA FISH MAR PAYROLL santiagoquezada	1,407.71
07/02	ACH DEPOSIT, 207TH STREET LIN PAYROLL SantiagoQuezada	512.45
	Subtotal:	8,193.09

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

Bank Deposits FDIC Insured TD Bank N.A. Equal Housing Lender

# How to Balance your Account

**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	115,230.18
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2 DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		2

[illegible]

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		<b>4</b>

**FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston,  
Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

## INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

**FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY**

**In case of Errors or Questions About Your Bill:**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

**Bank**

America's Most Convenient Bank®

**STATEMENT OF ACCOUNT**SANTIAGO QUEZADA SR  
DIP CASE 24-22431 SDNYPage: 3 of 5  
Statement Period: Jun 04 2024-Jul 03 2024  
Cust Ref #:   
Primary Account #: 0721**DAILY ACCOUNT ACTIVITY****Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
06/11	DBCRD PUR AP, *****30182452383, AUT 061024 VISA DDA PUR AP CARIDAD RESTAURANT KING BRONX * NY	80.23
06/13	DBCRD PUR AP, *****30182452383, AUT 061124 VISA DDA PUR AP JOSE PHARMACY SURGIC NEW YORK * NY	64.00
06/13	DBCRD PUR AP, *****30182452383, AUT 061224 VISA DDA PUR AP BP 2141521A AND A MANAGE FORT LEE * NJ	37.30
06/13	ELECTRONIC PMT-WEB, NYS DTF BILL PYT TAX PAYMNT ****00114878025	379.64
06/14	DBCRD PUR AP, *****30182452383, AUT 061324 VISA DDA PUR AP CARIDAD RESTAURANT KING BRONX * NY	137.05
06/14	DBCRD PUR AP, *****30182452383, AUT 061324 VISA DDA PUR AP ORTIZ ORTIZ LLP 718 5221117 * NY	1,000.00
06/17	DBCRD PUR AP, *****30182452383, AUT 061424 VISA DDA PUR AP CARIDAD RESTAURANT KING BRONX * NY	106.95
06/17	ACH DEBIT, OPTIMUM 7803 CABLE PMNT 08260702	361.89
06/20	DBCRD PUR AP, *****30182452383, AUT 061724 VISA DDA PUR AP MBFS REPY800 654 6222 866 2420120 * TX	2,785.83
06/20	DBCRD PUR AP, *****30182452383, AUT 061824 VISA DDA PUR AP CARIDAD RESTAURANT KING BRONX * NY	119.33
06/21	DBCRD PUR AP, *****30182452383, AUT 062024 VISA DDA PUR AP CARIDAD RESTAURANT KING BRONX * NY	138.68
06/24	DEBIT POS AP, *****30182452383, AUT 062324 DDA PURCHASE AP SHOPRITE GREEWYPLZA S1 YONKERS * NY	339.99
06/25	ACH DEBIT, VERIZON WIRELESS PAYMENTS *****66092600001	416.49
06/25	DBCRD PUR AP, *****30182452383, AUT 062424 VISA DDA PUR AP CARIDAD RESTAURANT KING BRONX * NY	106.23
06/26	DBCRD PUR AP, *****30182452383, AUT 062524 VISA DDA PUR AP CARIDAD RESTAURANT KING BRONX * NY	125.61
06/27	DBCRD PUR AP, *****30182452383, AUT 062524 VISA DDA PUR AP FSI CONED BILL PAYMENT 800 752 6633 * NY	438.85
06/27	DBCRD PUR AP, *****30182452383, AUT 062624 VISA DDA PUR AP BP 2141521A AND A MANAGE FORT LEE * NJ	57.89
06/28	DBCRD PUR AP, *****30182452383, AUT 062724 VISA DDA PUR AP CARIDAD RESTAURANT KING BRONX * NY	150.60
07/01	DBCRD PUR AP, *****30182452383, AUT 062824 VISA DDA PUR AP PEE DEE STEAK HOUSE NEW YORK * NY	134.93

**Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)**

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender



**Bank**

America's Most Convenient Bank®

**STATEMENT OF ACCOUNT**

SANTIAGO QUEZADA SR  
DIP CASE 24-22431 SDNY

Page: 4 of 5  
Statement Period: Jun 04 2024-Jul 03 2024  
Cust Ref #:   
Primary Account #: 0721

**DAILY ACCOUNT ACTIVITY**

**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
07/02	TDBANK BILL PAY CHECK, MERCEDES BENZ CHECK# 995001	2,770.03
07/02	DBCRD PUR AP, *****30182452383, AUT 070124 VISA DDA PUR AP CARIDAD RESTAURANT KING BRONX * NY	125.56
07/03	DBCRD PUR AP, *****30182452383, AUT 070224 VISA DDA PUR AP CARIDAD RESTAURANT KING BRONX * NY	179.61
Subtotal:		10,056.69

**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
06/03	8,962.85	06/21	116,235.65
06/04	9,475.30	06/24	115,895.66
06/10	34,606.23	06/25	117,293.10
06/11	36,446.16	06/26	117,167.49
06/13	35,965.22	06/27	116,670.75
06/14	117,828.17	06/28	116,520.15
06/17	117,359.33	07/01	116,385.22
06/18	119,279.49	07/02	115,409.79
06/20	116,374.33	07/03	115,230.18

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

Bank Deposits FDIC Insured TD Bank N.A. Equal Housing Lender

SANTIAGO QUEZADA SR  
DIP CASE 24-22431 SDNY

Page: 5 of 5  
Statement Period: Jun 04 2024-Jul 03 2024  
Cust Ref #:   
Primary Account #:  0721

## Important Notice About Your Account

We're committed to keeping you informed when it comes to your banking. Effective immediately, we're updating our Business Deposit Account Agreement (BDAA) for our business, commercial and government banking accounts. Here's a summary of the changes:

- **Eliminating the Non-Sufficient Funds (NSF) Fee.** We will no longer be charging you a Non-Sufficient Funds Fee for returned checks or other unpaid items when your available account balance is not sufficient to pay the item. If an item returned unpaid is re-presented to us for payment, we may, in our sole discretion, pay the re-presented item (creating an overdraft).
- **Withdrawal Policy.** We may require advance notice or place reasonable restrictions on when and how you make any large cash withdrawal or cash checks.
- **Visa Debit Cards and Preventing Misuse.** We can issue up to five Visa Debit Cards per account. Please contact us immediately when a signer or cardholder no longer has authority to use your account so we can remove their access to your account.
- **Disputes, Account Restrictions, Legal Process.** If we are notified of a dispute or suspect improper account activity, we can restrict your account until it is resolved to our satisfaction. We may accept legal process electronically.
- **TD Early Pay.** ACH credits coded as direct deposits may be credited to your account and funds made available up to two business days early, subject to these terms.
- **Zelle®.** Small Business customers may send or receive funds using Zelle subject to eligibility criteria and limitations, and the Zelle service terms.
- **Miscellaneous.** You are responsible for ensuring that any person who conducts transactions on your account is aware of and complies with the BDAA. We have added terms and conditions for receiving certain bonuses and promotions.

All updates and the full details mentioned above are included in the updated BDAA that can be viewed anytime at [tdbank.com/exc/pdf/business-deposit-agreement.pdf](https://tdbank.com/exc/pdf/business-deposit-agreement.pdf). If you have any questions, call us at **1-800-493-7562** or visit a TD Bank near you.







JPMorgan Chase Bank, N.A.  
P O Box 182051  
Columbus, OH 43218 - 2051

May 07, 2024 through June 06, 2024

Account Number: 1765

## CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**  
Service Center: **1-800-935-9935**  
Para Espanol: **1-877-312-4273**  
International Calls: **1-713-262-1679**  
We accept operator relay calls

00019179 DRE 802 210 15924 NNNNNNNNNNN 1 000000000 24 0000

SANTIAGO QUEZADA  
OR SANTIAGO QUEZADA  
270 N BROADWAY APT 1C  
YONKERS NY 10701-2669



## Help keep your savings safe from scammers

Get the latest on scams to help keep you and your loved one's money protected. See top scams at [chase.com/scamawareness](https://chase.com/scamawareness).

## CHECKING SUMMARY Chase Premier Plus Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$93,994.46</b>
Deposits and Additions	4,012.80
Electronic Withdrawals	-1,540.00
<b>Ending Balance</b>	<b>\$96,467.26</b>
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.80
Interest Paid Year-to-Date	\$3.84

## TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$93,994.46</b>
05/13	Zelle Payment From Johanny Madera 20758630060	<b>150.00</b>	94,144.46
05/15	SSA Treas 310 Xxsoc Sec PPD ID: 9031036030	<b>2,322.00</b>	96,466.46
05/28	Zelle Payment From Elizabeth Quezada 20890120520	<b>1,540.00</b>	98,006.46
05/28	05/25 Online Transfer To Chk ...0965 Transaction#: 20890176877	-1,540.00	96,466.46
06/06	Interest Payment	<b>0.80</b>	96,467.26
	<b>Ending Balance</b>		<b>\$96,467.26</b>

A monthly Service Fee was **not** charged to your Chase Premier Plus Checking account. Here are the two ways you can continue to avoid this fee during any statement period.

- **Have an average qualifying deposit and investment balance of \$15,000.00 or more**  
(Your average qualifying deposit and investment balance was \$372,346.00)
- **OR, authorize us to make automatic payments to your qualifying Chase mortgage from your Chase account.**  
(You do not have a qualifying Chase mortgage)



May 07, 2024 through June 06, 2024

Account Number: [REDACTED] 1765

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

**For personal accounts only:** We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

**For business accounts,** see your deposit account agreement or other applicable agreements that govern your account for details.

**IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS:** Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

**JPMorgan Chase Bank, N.A. Member FDIC**



JPMorgan Chase Bank, N.A.  
P O Box 182051  
Columbus, OH 43218 - 2051

June 07, 2024 through July 05, 2024

Account Number:  1765

00019394 DRE 802 210 18824 NNNNNNNNNNNN 1 000000000 24 0000

SANTIAGO QUEZADA  
OR SANTIAGO QUEZADA  
270 N BROADWAY APT 1C  
YONKERS NY 10701-2669

## CUSTOMER SERVICE INFORMATION

Web site: [Chase.com](https://www.chase.com)  
Service Center: **1-800-935-9935**  
Para Espanol: **1-877-312-4273**  
International Calls: **1-713-262-1679**  
We accept operator relay calls



## Good news – we reduced the Non-Chase ATM Fee in several U.S. territories

As of February 20, 2024, we reduced the Non-Chase ATM Fee to \$3 (previously \$5) in American Samoa, Guam and the Northern Mariana Islands. We'll continue to waive this fee for eligible accounts and the ATM owner/network will still charge a Surcharge Fee.<sup>1</sup> You won't be charged these fees when you use a Chase ATM.

For more information, please see the Fee Schedule in the **Additional Banking Services and Fees** at [chase.com/disclosures](https://chase.com/disclosures).

If you have any questions, please call us at the number listed on this statement. We accept operator relay calls.

<sup>1</sup>For Chase Sapphire<sup>SM</sup> Checking, Chase Private Client Checking<sup>SM</sup> and Chase Private Client Savings<sup>SM</sup> accounts, we waive the Chase fee and refund ATM Surcharge Fees charged to you at non-Chase ATMs. For Chase Premier Plus Checking<sup>SM</sup>, we waive the Chase fee for the first four Non-Chase ATM transactions each statement period.

## Please review our overdraft service options at the end of this statement

We've included an overview of our overdraft services and fees that are available for personal checking account(s) at the end of this statement.

Please note, the following overdraft services are not available for certain accounts:

- Standard Overdraft Practice and Chase Debit Card Coverage<sup>SM</sup> are not available for Chase High School Checking<sup>SM</sup>, Chase Secure Checking<sup>SM</sup> and Chase First Checking<sup>SM</sup>.
- Overdraft Protection is not available for Chase Secure Checking<sup>SM</sup> and Chase First Checking<sup>SM</sup>.

If you have questions, please visit [chase.com/overdraft](https://chase.com/overdraft) or call us at the number on this statement. We accept operator relay calls.

## We updated the Digital Services Agreement and digital Transfers Terms & Conditions

To help protect your account, we've updated our terms for our Transfers Service. We now determine the limit for each external transfer (a transfer between your eligible Chase account and an external account you've added to your online profile) based on internal Chase criteria at the time you schedule the transfer, rather than applying predetermined limits. The new terms may affect your maximum daily external transfer limit.

You can see the new terms in section 1.2 of the Digital Services Agreement, Addendum: Transfers Service or in the Transfers Agreement.

How to view the Digital Services Agreement or Transfers Agreement:

- On [chase.com](https://chase.com) after you log in to your account, click on the Main Menu then select "Agreements & disclosures."
- On the Chase Mobile<sup>®</sup> app, select "Legal information" from Profile & Settings or at the bottom of the home page, then "Legal agreements and disclosures."



June 07, 2024 through July 05, 2024

Account Number: [REDACTED] 1765

## CHECKING SUMMARY Chase Premier Plus Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$96,467.26</b>
Deposits and Additions	2,322.77
Electronic Withdrawals	-413.67
<b>Ending Balance</b>	<b>\$98,376.36</b>
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.77
Interest Paid Year-to-Date	\$4.61

## TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$96,467.26</b>
06/07	Navient-Fdr Autopay PPD ID: 2541843973	-159.67	96,307.59
06/18	SSA Treas 310 Xxsoc Sec PPD ID: 9031036030	<b>2,322.00</b>	98,629.59
07/02	Zelle Payment To Health Department Lawyer Jpm99Ajnuq3K	-254.00	98,375.59
07/05	Interest Payment	<b>0.77</b>	98,376.36
	<b>Ending Balance</b>		<b>\$98,376.36</b>

A monthly Service Fee was **not** charged to your Chase Premier Plus Checking account. Here are the two ways you can continue to avoid this fee during any statement period.

- **Have an average qualifying deposit and investment balance of \$15,000.00 or more**  
(Your average qualifying deposit and investment balance was \$375,692.00)
- **OR, authorize us to make automatic payments to your qualifying Chase mortgage from your Chase account.**  
(You do not have a qualifying Chase mortgage)

### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

**For personal accounts only:** We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

**For business accounts,** see your deposit account agreement or other applicable agreements that govern your account for details.

**IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS:** Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

**JPMorgan Chase Bank, N.A. Member FDIC**



June 07, 2024 through July 05, 2024

Account Number: [REDACTED] 1765

## Overdraft and Overdraft Fee Information for Your Chase Checking Account

### What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any transactions presented for payment. If we do not authorize an overdraft, your transaction will be declined. If we do not pay an overdraft, your transaction will be returned. Additional information about overdrafts and your account features can be found in the *Deposit Account Agreement*.

We can cover your overdrafts in three different ways:

1. We have a Standard Overdraft Practice that comes with your account.
2. We offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our Standard Overdraft Practice. You can contact us to learn more.
3. We also offer Chase Debit Card Coverage<sup>SM</sup>, which allows you to choose how we treat your everyday debit card transactions (e.g. groceries, gasoline or dining out), in addition to our Standard Overdraft Practice.

This notice explains our Standard Overdraft Practice and Chase Debit Card Coverage.

- **What is the Standard Overdraft Practice that comes with my account?**

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Recurring debit card transactions (e.g. movie subscriptions or gym memberships)

- **What is Chase Debit Card Coverage?**

If you enroll in Chase Debit Card Coverage we **may** authorize and pay overdrafts for **everyday debit card transactions** (e.g. groceries, gasoline or dining out) in addition to our Standard Overdraft Practice.

- **What fees will I be charged if Chase pays my overdraft?**

If we authorize and pay an overdraft, we'll charge you a \$34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 3 fees per business day, up to \$102).

We won't charge you an Overdraft Fee in the following circumstances:

- With Chase Overdraft Assist<sup>SM</sup>, we won't charge an Overdraft Fee if you're overdrawn by \$50 or less at the end of the business day **OR** if you're overdrawn by more than \$50 and you bring your account balance to overdrawn by \$50 or less at the end of the next business day (you have until 11 p.m ET (8 p.m PT) to make a deposit or transfer). Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.
- We won't charge an Overdraft Fee for transactions that are \$5 or less.
- We won't charge an Overdraft Fee if your debit card transaction was authorized when there was a sufficient available balance in your account.
- For Chase Sapphire<sup>SM</sup> Checking and Chase Private Client Checking<sup>SM</sup> accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**

If you or a joint account owner want Chase to authorize overdrafts on your everyday debit card transactions, please make your Chase Debit Card Coverage selection. You can change your Chase Debit Card Coverage selection at any time by signing in to chase.com or Chase Mobile<sup>®</sup> to update your account settings, calling us at 1-800-935-9935 (or at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.



June 07, 2024 through July 05, 2024

Account Number: 1765

This Page Intentionally Left Blank